

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
TYLER DIVISION**

In re:

THOMAS CHRISTOPHER HALL
REBECCA DAWN HALL
Debtor(s)

Case No. 18-60771

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT
DISTRIBUTION REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED**

Lloyd Kraus, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/04/2018.
- 2) The plan was confirmed on 06/03/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/29/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/04/2019, 01/08/2020, 03/06/2020, 02/08/2021, 05/04/2021.
- 5) The case was dismissed on 07/15/2021.
- 6) Number of months from filing to last payment: 31.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$76,471.35.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$43,570.64
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$43,570.64

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,466.83
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,466.83

Attorney fees paid and disclosed by debtor: \$3,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BROWNSBORO ISD	Priority	NA	NA	NA	0.00	0.00
BROWNSBORO ISD	Priority	3,214.53	3,214.53	0.00	0.00	0.00
CAP1/ BASSPRO	Unsecured	1,004.00	NA	NA	0.00	0.00
CAPITAL ONE, N.A.	Unsecured	1,785.00	1,785.28	1,785.28	0.00	0.00
CITIBANK, N.A.	Unsecured	2,796.00	0.00	2,796.24	0.00	0.00
CITIBANK, N.A.	Unsecured	3,259.00	0.00	3,362.79	0.00	0.00
CREDIT SYSTEMS INT	Unsecured	105.00	NA	NA	0.00	0.00
EL DORADO RESORTS	Secured	NA	NA	NA	0.00	0.00
ESA COLL	Unsecured	62.00	NA	NA	0.00	0.00
ESA COLL	Unsecured	75.00	NA	NA	0.00	0.00
FIRST STATE BANK	Unsecured	1,393.00	NA	NA	0.00	0.00
FRANKSTON ISD	Priority	12.00	12.00	12.00	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	18,098.22	0.00	20,817.64	16,127.76	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	NA	NA	900.00	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	215,141.00	0.00	218,194.69	0.00	0.00
JPMORGAN CHASE BANK, N.A.	Secured	7,076.00	6,687.72	6,687.72	3,544.17	385.40
PAYMENT PROCESSING CENTER	Secured	11,721.00	11,536.56	11,536.56	0.00	0.00
PAYMENT PROCESSING CENTER	Secured	20,721.00	20,183.29	20,183.29	19,038.20	1,008.28
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	595.00	0.00	133.48	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,101.00	2,101.69	2,101.69	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,570.56	1,570.56	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,337.00	2,337.98	2,337.98	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,268.00	0.00	2,268.92	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,259.00	3,259.28	3,259.28	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,583.00	1,583.46	1,583.46	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	867.00	867.70	867.70	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	265.00	265.20	265.20	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	631.00	631.80	631.80	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,570.00	1,131.23	1,131.23	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	1,432.88	1,432.88	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	0.00	971.24	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RESURGENT CAPITAL SERVICES	Unsecured	NA	454.69	454.69	0.00	0.00
SYNCHRONY BANK	Unsecured	142.00	142.72	142.72	0.00	0.00
TD BANK USA, N.A.	Unsecured	1,226.00	1,264.25	1,264.25	0.00	0.00
TXU ENERGY	Unsecured	588.00	NA	NA	0.00	0.00
U.S. BANK NATIONAL ASSOCIATION	Unsecured	2,007.00	1,823.73	1,823.73	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	83,756.00	0.00	84,103.69	0.00	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	NA	306.80	306.80	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$218,194.69	\$0.00	\$0.00
Mortgage Arrearage	\$21,717.64	\$16,127.76	\$0.00
Debt Secured by Vehicle	\$26,871.01	\$22,582.37	\$1,393.68
All Other Secured	\$11,548.56	\$0.00	\$0.00
TOTAL SECURED:	\$278,331.90	\$38,710.13	\$1,393.68
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$114,595.61	\$0.00	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$3,466.83</u>	
Disbursements to Creditors	<u>\$40,103.81</u>	
TOTAL DISBURSEMENTS :		<u>\$43,570.64</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/11/2021

By: /s/ Lloyd Kraus

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.